



ATM Loss Alert! Don't get dragged down by "Hook & Chain" attempts

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It is well known that ATMs are subject to many different types of attacks, from skimming or tampering, to robbery. In the last few months, the U.S. has seen a spike in a new type of assault on ATMs, labeled "Hook and Chain" attacks. In this style of attack, criminals are attaching chains or cables to the ATM, hooking those chains to a vehicle and attempting to physically pull off the door of the safe of the ATM. Drive-up island ATMs have been particularly vulnerable in such incidents, as well as standalone ATMs at remote locations such as a gas station or a business

after hours. To mitigate risk, your bank should refer to the following tips to protect ATMs.

Procedural Considerations:

- **Test/Upgrade the ATM Alarm:** Confirm with both your alarm monitoring company and local law enforcement that an alarm originating from an ATM is not categorized as a burglar alarm, but as a robbery, which should initiate a quicker law enforcement response.
- **Maintenance:** If maintenance on the machine is required, be sure branch employees are made aware of it ahead of time. A branch employee should call a specific individual at the bank or the manufacturer to confirm the legitimacy of any service visit, since criminals have been posing as authorized ATM representatives.
- **Vary times when ATMs are restocked.** ATM thieves often surveil ATM locations in order to conduct their attack when the ATM has been recently stocked. Sporadic and random fulfillment schedules make it more difficult for the burglars to maximize on the amount stolen.
 - Limit the risk by having less cash inside the machine

Structural/Hardware Considerations:

- **Consider placing Vibration Sensors and GPS Trackers** inside the ATM.
- **Safe slot reinforcement kits (Door Hook Kit):** removes space surrounding the dispenser/deposit aperture and reinforces the area around them. This makes it more difficult to damage the module transports and subsequently insert a hook through the aperture in the safe door (*source: NCR Corporation*).
- **Security Gate Barrier Kit:** a steel gate that wraps around the ATM and is bolted to the ground.
- **Alarmed top hats:** Consider installing metal top hats with contact alarms. Alarms should be designed to activate at the earliest possible sign of tampering, and should be incorporated into the bank's main alarm system.

Location Considerations:

- Portable ATMs inside the bank lobby should be relocated away from exterior windows and doors to make smash attempts more difficult.
- **Cameras:** Clean and inspect cameras. Confirm that external cameras are positioned so that they are in sight of the ATM as well as the area surrounding it.
- **Lighting:** Ensure that lights are bright and surrounding area is well lit should an incident occur. This makes it easier for cameras to identify suspects as well as determine license plate numbers.

Performing procedural tune-ups, installing specialized hardware and keeping location in mind are three imperative factors to making sure your employees, customers, and equipment remain safe.

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